



UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY  
Caption in Compliance with D.N.J. LBR 9004-1(b)

**RAS CITRON, LLC**  
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Attorneys for Secured Creditor PHH Mortgage  
Corporation as servicer for Deutsche Bank National  
Trust Company, as Trustee for the registered holders of  
Morgan Stanley ABS Capital I Inc. Trust 2007-NC4  
Mortgage Pass Through Certificates, Series 2007-NC4

In Re:  
**MARIA M FAIRELOUGH,**  
**Debtor.**

Order Filed on April 15, 2020  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

Case No.: 19-17040-CMG

Chapter: 13

Hearing Date: April 15, 2020

Judge: Christine M. Gravelle

Recommended Local Form:  Followed  Modified

### **ORDER VACATING STAY and CO-DEBTOR STAY**

The relief set forth on the following page, is hereby **ORDERED**.

DATED: April 15, 2020

A handwritten signature in black ink, appearing to read "Christine M. Gravelle".

Honorable Christine M. Gravelle  
United States Bankruptcy Judge

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Debtors: Maria M Fairelough

Case No.: **19-17040-CMG**

Caption of Order: **Order Vacating Stay**

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Upon the motion of PHH Mortgage Corporation as servicer for Deutsche Bank National Trust Company, as Trustee for the registered holders of Morgan Stanley ABS Capital I Inc. Trust 2007-NC4 Mortgage Pass Through Certificates, Series 2007-NC4, ("Secured Creditor") under Bankruptcy Code section 362(d) and 11 U.S.C. § 1301 for relief from the automatic stay as to certain property as hereinafter set forth, and for cause shown, it is

ORDERED that the automatic stay is vacated to permit the movant to institute or resume and prosecute to conclusion one or more actions in the court(s) of appropriate jurisdiction to pursue Secured Creditor's rights in regard to the following:

Real property more fully described as:

1403 Wayne Circle, Stewartsville, NJ 08886

It is further ORDERED that Secured Creditor, its successors or assignees, may proceed with its rights and remedies under the terms of the subject mortgage and pursue its state court remedies including, but not limited to, taking the property to sheriff's sale, in addition to potentially pursuing other loss mitigation alternatives, including, but not limited to, a loan modification, short sale or deed-in-lieu of foreclosure. Additionally, any purchaser of the property at sheriff's sale (purchaser's assignee) may take any legal action for enforcement of its right to possession of the property.

It is further ORDERED that Secured Creditor may join the Debtor(s) and any trustee appointed in this case as defendants in its action(s) irrespective of any conversion to any other Chapter of the Bankruptcy Code.

It is further ORDERED that the Co-Debtor stay under 11 U.S.C. 1301 is vacated.

Secured Creditor shall serve this Order on the Debtor(s), any trustee, and any other party who entered an appearance on the motion.